

Information to identify the case:

Debtor 1	Hector M Serrano	Social Security number or ITIN	xxx-xx-5328
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	16-28939-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hector M Serrano
aka Hector M Serrano Jr.

12/12/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Hector M Serrano
DebtorCase No. 16-28939-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 17

Date Rcvd: Dec 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2019.

db +Hector M Serrano, 1336 E. Grant Ave, Vineland, NJ 08361-7242
cr +BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC H, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516622943 +AMALGAMATED BANK, Attn Bank of America, PO Box 31785, Tampa, FL 33631-3785
516876042 +Amalgamated Bank, Amalgamated Bank, 275 Seventh Avenue, New York, NY 10001-6708,
Attn: Loan Servicing, 6th Fl.
516876043 +Amalgamated Bank, Amalgamated Bank, 275 Seventh Avenue, New York, NY 10001,
Attn: Loan Servicing, 6th Fl., Amalgamated Bank 10001-6708
516428645 +Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
516428647 Jeannette Armstrong, 1336 Grant Armstrong, Vineland, NJ 08360
516506412 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 13 2019 00:56:36 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 13 2019 00:56:32 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +E-mail/Text: courts@southjerseyfcu.com Dec 13 2019 00:56:35
South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530,
Deptford, NJ 08096-0530
516428646 E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 13 2019 00:57:37
Bayview Loan Servicing, 62516 Collection Center Drive, Chicago, IL 60693-0625
516615235 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 13 2019 00:57:37
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
516615234 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 13 2019 00:57:37
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146-1837
516428649 E-mail/Text: courts@southjerseyfcu.com Dec 13 2019 00:56:35
South Jersey Federal Credit Union, PO Box 5530, Deptford, NJ 08096-0530
516430402 EDI: RMSC.COM Dec 13 2019 05:08:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516541085 EDI: BANKAMER.COM Dec 13 2019 05:08:00 THE BANK OF NEW YORK MELLON FKA THE,
c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516428648 ##+Kubota Credit corp USA, 3401 Del Amo Blvd, Torrance, CA 90503-1636

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Dec 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Kubota Credit Corporation dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
James Patrick Shay on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP shay@bbs-law.com,
jpshay@gmail.com
Jill Manzo on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, as servicer for THE BANK OF
NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (WALT 2004-30CB) bankruptcy@feinsuch.com
John F Newman on behalf of Creditor South Jersey Federal Credit Union
courts@southjerseyfcu.com
Nicholas V. Rogers on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP nj.bkecf@fedphe.com
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, as servicer for THE BANK OF
NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (WALT 2004-30CB) bankruptcy@feinsuch.com
Sean M. O'Brien on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-30CB, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2004-30CB DMCDonough@flwlaw.com
Seymour Wasserstrum on behalf of Debtor Hector M Serrano mylawyer7@aol.com, ecf@seymourlaw.net
TOTAL: 10